

Central Pennsylvania Teamsters Health and Welfare Fund

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CENTRAL PENNSYLVANIA TEAMSTERS HEALTH & WELFARE FUND

Summary of Material Modification

Plan 13

Plan 13Y

Plan 14

Plan 16

Important Changes Have Been Made to the Plan!

Please read carefully.

Keep This Information with Your Active Plan Document ("APD").

The Trustees are pleased to present you with a summary of the improvements made to your benefit plan, effective January 1, 2022. Please review each of the changes carefully.

The Fund provides dental benefits for you through the Delta Dental Network. Using a Network provider will maximize your available dollars for dental benefits. However, the Fund also pays dental benefits for those individuals who receive dental services from Non-Network providers. The Trustees have carefully reviewed the level of benefits available to these individuals and have determined that, effective January 1, 2022, benefits for services provided by Non-Network dental providers will be payable at the Delta Dental Network rate, as approved by the Trustees, subject to the annual limits and the percentage of benefits described in your APD.

Please keep in mind that if you use a Non-Network provider, you are responsible for any charges over the amount payable by the Fund.